



Agent Briefing

NEWS FROM COVERED CALIFORNIA

August 17, 2018

2019 Sign-up Process

2019 Sign-ups Begin October 15, 2018

Mark your calendar! Assist your consumers with their enrollment and sign-up process October 15 through December 15 for a January 1, 2019 effective date. Consumer's signing up between December 16 and January 15 will have a February 1, 2019 effective date. Covered California's active renewals begin October 1, 2018.

Sign-up for 2019 Starting October 15, 2018	Effective Date
October 15, 2018 – December 15, 2018	January 1, 2019
December 16, 2018 – January 15, 2019	February 1, 2019

Renewal

Ensure Consumer Consent for Verification is Current

When a consumer fills out their application, they choose to allow Covered California to verify the information in their application electronically using the Federal Data Services Hub (FDSH). This is called **Consent for Verification**.

A consumer may authorize Covered California to electronically verify their information for a period of zero (0) to five (5) years. Doing so allows Covered California to apply the Advanced Premium Tax Credits (APTC) without the consumer having to take any action.

The annual renewal period is set to begin in October. **Consumers need to provide their Consent for Verification by September 30, 2018**, in order to benefit from an automated renewal process without losing their Advanced Premium Tax Credit (APTC). Review the [Consent for Verification Notice](#) that Covered California sent to consumers last week and the [Consent for Verification Quick Guide](#) for more information. Also watch the [How to Update Consent Video](#) for instructions on updating consumer consent.

Update Consumer Contact Information Before Renewal Begins

Reminder: Ensure your consumer accounts are up-to-date with Covered California. **It is important that consumers are [reporting changes](#) to Covered California within 30 days**, such as family size and income changes. To ensure consumers receive all their notifications, they should update their primary residence and mailing address, email, and phone number as soon as changes occur.

After updating their information with Covered California, consumers should contact their health insurance carrier to ensure they also have their new contact information.

Tax Filing Notice for Consumers

Throughout August and September, Covered California is sending a [notice](#) to consumers to inform them of the requirement to file taxes if they receive financial assistance. If consumers received financial assistance in 2017 and Covered California cannot confirm that they filed a 2017 tax return with [IRS Form 8962](#), they are at risk of losing their premium tax credits for 2019.

IRS Form 8962 helps the IRS understand how much premium tax credit consumers received during the year and how much they were actually qualified to receive. To fill out Form 8962, consumers will need information on their IRS Form 1095-A. If they received a Form 1095-A, they must submit Form 8962 with their federal tax return.

Please Note: Per law and regulations, you cannot ask a consumer whether or not they have filed their taxes. Do not provide any tax filing advice under any circumstance or answer any tax filing questions – refer them to the consumer service center at 1-800-300-1506 with the Primary Tax Filer (or their Authorized Representative) on the line. Review the [Tax Preparation Help for Consumers Handout](#) that includes details about where consumers can find a licensed or registered tax preparer or low-cost tax preparations services.

Medicare

Medicare Equitable Relief

Consumers enrolled in free Medicare Part A (hospital insurance) or Medicare Part C (Medicare Advantage) **DO NOT** qualify for a Covered California plan with financial assistance because they already have Minimum Essential Coverage (MEC). These consumers should consider enrolling in Medicare Part B (medical insurance). Consumers may have signed up with Covered California to receive more favorable rates, not understanding that the financial assistance they receive may have to be paid back.

Impacted consumers are being offered a special enrollment period for Medicare Part B, up until September 30, 2018. If they have already signed up but were penalized for signing up late, they may qualify for Medicare Equitable Relief, which may reduce or eliminate the penalties.

Consumers may qualify for the Medicare Equitable Relief if they meet the following criteria:

1. Are enrolled in free Medicare Part A (hospital insurance) and/or Part C,
2. Are enrolled in a Covered California or other state exchange health plan now or in the past, and
3. Meet one of the following rules:
 - Turned age 65 on (or after) July 1, 2013;
 - Had a Part B special enrollment period that ended October 1, 2013 or later; or
 - Were told about retroactive free Part A on October 1, 2013 or later.

Please note: If you are **NOT** enrolled in free Medicare Part A, you cannot use this process to enroll in Medicare Part B now or to lower your late penalty. You must wait for the next open enrollment period to enroll in Medicare.

Covered California is sending a [notice](#) to consumers age 65 or older, as well as those consumers who have reported Social Security Disability Income (SSDI), to inform them of the opportunity for them to sign-up for Medicare Part B (Medical Insurance) or potentially reduce late penalties if they already signed-up.

Impacted consumers are encouraged to contact the [Social Security office](#) by September 30, 2018 for more information.

Online Application Feature Release

Feature Release 18.7 – Understanding the Updates

CalHEERS Release 18.7 went live on Monday, July 16, 2018. Minor changes in system functionality for the online application were implemented in this update. Review the [18.7 CalHEERS Release Notes](#) for Certified Enrollers to stay up-to-date on important changes to the online application.

Enrollment Partner Tool Kits

Helpful Resources and Materials

Enrollment Partner Tool Kits are a “one-stop shop” for Covered California’s Certified Enrollers and include resources and materials to help you support Covered California consumers. Our Tool Kits provide a wide range of consolidated documents, such as Job Aids, Quick Guides, FAQs, and Talking Points for topics on Special Enrollment, Open Enrollment, IRS Form 1095-A, social media content/graphics, and much more.

We encourage you to bookmark the [Enrollment Partner Tool Kit webpage](#) to help you be successful when assisting consumers.

Latest News

Press Release: Covered California’s Outreach and Education Efforts in the Running for Four National Awards, With Mural Bus Tour Named a Finalist for Most Innovative Overall Campaign

Covered California has been named a finalist in four categories for PR News’ Platinum Awards, a national contest recognizing outstanding public relations efforts, including media events, multicultural outreach, and publications. [Read the full press release here>>](#)

Press Release: Covered California Releases 2019 Individual Market Rates; Average Change Will Be 8.7 Percent, With Federal Policies Raising Costs

Last month, Covered California announced a modest rate change for 2019 and said many enrollees will be able to mitigate the impact if they shop and switch to the lowest-cost plan in the same metal tier. The exchange also described how the recent federal decision to eliminate the penalty for the individual mandate will raise costs for the federal government and all consumers in the individual and employer-sponsored markets. [Read the full press release here>>](#)

Agent Extranet

August Conditional Eligibility Extract Now Available

As a reminder, the **August Conditional Eligibility file was uploaded** to your Agent Extranet account on Tuesday, August 7. Review the [Conditional Eligibility Extract Job Aid](#) to learn about the file available in your [Agent Extranet](#) each month.

Seen on Social

Facebook



As Seen on Twitter



Agent Service Center

Service Center Hours of Operation

Agent Service Center

Phone: 877-453-9198

Monday - Friday, 8:00 a.m. to 6:00 p.m.

Saturdays and Sundays, Closed

Covered California for Small Business (CCSB) Support Line

Phone: 855-777-6782

Monday - Friday, 8:00 a.m. to 5:00 p.m.

Saturdays and Sundays, Closed

Review the [Agent Service Center schedule](#) for a full list of availability.

[Partner Tool Kit](#) | [Print Store](#) | [Online Store](#) | [Small Business](#) | www.coveredCA.com



Covered California's Agent Service Center
Phone: 877-453-9198 Monday - Friday 8:00 a.m. - 6:00 p.m.

E-mail: Agents@covered.ca.gov

Check the [Agent Service Center schedule](#) for availability.

Do you have suggestions for how we can make this newsletter better?
Contact us at OutreachandSales@covered.ca.gov. We want to hear from you.

Visit our [Link To Us](#) webpage to access official Covered California buttons which you can include on your website or any other digital marketing materials.

Unsubscribe

This message was sent to hbexallsalesstaff@covered.ca.gov from agents@covered.ca.gov

Covered California
1601 Exposition Blvd
Sacramento, CA 95815